

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Christopher Ray Riley  
Debtor

Case No. 12-50244-mss  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-5

User: bhemi  
Form ID: 227i

Page 1 of 3  
Total Noticed: 34

Date Rcvd: Jan 30, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2012.

db +Christopher Ray Riley, 241 East Thornton Street, Akron, OH 44311-1641  
tr +Robert S. Thomas, II, One South Main Street - 2nd Floor, Akron, OH 44308-1834  
21257217 +CCS First National Bank, 500 East 60th Street north, Sioux Falls SD 57104-0478  
21257223 +Convertgent, 800 SW 39th Street, Renton WA 98057-4975  
21257226 ++FIRSTMERIT BANK NA, 3 CASCADE PLAZA CAS36, 3RD FLOOR, AKRON OH 44308-1124  
(address filed with court: firstmerit bank, 2150 locust street south, canal fulton OH 44614)  
21257227 +FNCC, 500 East 60th Street N, Sioux Falls SD 57104-0478  
21257228 +Goodyear Tire/CBNA, POB 6497, Sioux Falls SD 57117-6497  
21257229 +HCCredit, POB 829, Springdale AR 72765-0829  
21257235 +National Credit Adjusters, 327 West 4th Ave, Hutchinson KS 67501-4842  
21257236 +Robert Kraus, 1115 Madrid Dr, Akron OH 44313-5237  
21257214 +capital one, N 56 W 17000 ridgewood dr, menomonee falls WI 53051-5660  
21257221 citi bank, Processing Center, Des Moines IA 50364-0500  
21257232 ladonna iceman, boham ave, Canal Fulton OH 44614  
21257237 +robret kraus, 1115 marid dr, akron OH 44313-5237  
21257239 sears solutions master card, Po 5253, carol IL 60202  
21257242 visa, credit one bank po box 60500, idustry CA 91716-0500  
21257243 +visa, P.O. Box 8999, Mailstop MI-11J, San Francisco CA 94128-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: warnermendenhall@hotmail.com Jan 30 2012 23:05:31 Warner Mendenhall,

190 N Union St, #201, Akron, OH 44304  
21257215 EDI: CAPITALONE.COM Jan 30 2012 22:48:00 Capitol One, PO Box 85520,  
Richmond VA 23285-5520  
21257218 +EDI: CHASE.COM Jan 30 2012 22:48:00 Chase Bank USA, PO Box 15298,  
Wilmington DE 19850-5298  
21257219 +EDI: CHASE.COM Jan 30 2012 22:48:00 Chase Bank USA, PO Box 15298,  
201 North Walnut St/DE1-1027, Wilmington DE 19801-2901  
21257224 +EDI: RCSFNBMARIN.COM Jan 30 2012 22:48:00 Credit One Bank, POB 98875,  
Las Vegas NV 89193-8875  
21257231 EDI: HFC.COM Jan 30 2012 22:48:00 HSBC/BEST BUY, POB 15519, Wilmington DE 19850  
21257213 EDI: HFC.COM Jan 30 2012 22:48:00 best buy, po box 15519, wilimgton DE 19850  
21257230 +EDI: HFC.COM Jan 30 2012 22:48:00 HSBC Bank, PO Box 5253, Carol Stream IL 60197-5253  
21257234 +EDI: MID8.COM Jan 30 2012 22:48:00 Midland Credit Managment, 8875 Aero Dr. #200,  
San Diego CA 92123-2255  
21257216 EDI: USBANKARS.COM Jan 30 2012 22:48:00 CB Disputes, POB 108, Saint Louis MO 63166  
21257220 +EDI: CITICORP.COM Jan 30 2012 22:48:00 citi bank, Processing Center, POB 6497,  
Sioux Falls SD 57117-6497  
21257222 +EDI: CITICORP.COM Jan 30 2012 22:48:00 citi bank, Po box 6241, Sioux Falls SD 57117-6241  
21257225 EDI: ESSL.COM Jan 30 2012 22:48:00 dish network, po box 105169, atlanta GA 30348-5169  
21257233 +EDI: CAPITALONE.COM Jan 30 2012 22:48:00 master card, capital one bank po box 60599,  
idustry CA 91716-0599  
21257238 +E-mail/Text: ebnsterling@weltman.com Jan 30 2012 23:06:36 rogers jewelers, 375 ghent road,  
fairlawn OH 44333-4601  
21257240 +EDI: WTRRN BANK.COM Jan 30 2012 22:48:00 target national bank, POB 673,  
Minneapolis MN 55440-0673  
21257241 EDI: CHASE.COM Jan 30 2012 22:48:00 visa, cardmember service po box 15153,  
wilimgton DE 19886-5153

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

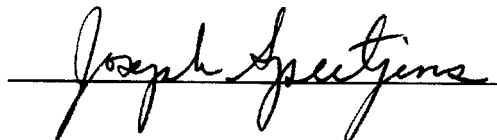
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0647-5

User: bhemi  
Form ID: 227i

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2012 at the address(es) listed below:

Robert S. Thomas rsttrustee@yahoo.com, oh68@ecfcbis.com  
Warner Mendenhall on behalf of Debtor Christopher Riley warnermendenhall@hotmail.com,  
bcyecfnotify@rushpost.com

TOTAL: 2

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Ohio

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on January 29, 2012.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov).

**See Reverse Side For Important Explanations.**

**Debtor(s) (name(s) and address):**

Christopher Ray Riley  
241 East Thornton Street  
Akron, OH 44311

**All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):**  
aka Chris R Riley-

**Case Number:**

12-50244-mss

**Last four digits of Social Security No./Taxpayer ID Nos.:**  
xxx-xx-2279

**Attorney for Debtor(s) (name and address):**

Warner Mendenhall  
190 N Union St  
#201  
Akron, OH 44304  
Telephone number: (330) 535-9160

**Bankruptcy Trustee (name and address):**

Robert S. Thomas II  
One South Main Street – 2nd Floor  
Akron, OH 44308  
Telephone number: 330-253-5738

**Meeting of Creditors:**

Date: **March 26, 2012**

Time: **09:30 AM**

Location: **First Energy Building, Atrium Level #120, 76 S Main St, Akron, OH 44308**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on the reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: May 25, 2012**

**Deadline to Object to Exemptions:**

**Thirty (30) days after the conclusion of the meeting of creditors.**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case. If you believe that this stay should be modified or lifted, you may file a motion seeking such relief from the Court.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors:** A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

US Bankruptcy Court  
455 Federal Bldg  
2 South Main Street  
Akron, OH 44308

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: January 30, 2012

## EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form, which is 60 days after the initial date on which the meeting of creditors is scheduled. The bankruptcy clerk's office must receive the complaint or motion and the required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	